



Locally connected. Personally invested.

Fall 2010

The Report Card

P: 231/946-7090
800-678-0987
www.tbacu.com

PRESIDENT'S MESSAGE

Dear Member,

On October 21, credit union members worldwide will join together to celebrate International Credit Union Day. Like you, 186 million people in 97 countries chose a credit union to be their trusted financial partner.

Unlike most financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives which exist to serve their members. In addition, TBA Credit Union's partnership with Invest in America provides exclusive discounts on numerous products and services only available to credit union members.

At TBA Credit Union, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 54,000 credit unions worldwide. Visit tbacu.com for more information about International Credit Union Day and prepare to celebrate the credit union difference with us on Thursday, October 21!

Warmly,


Karen Browne
President/CEO



What's the Difference?

Just what is the difference between TBA Credit Union and our competitors? Most financial institutions offer similar products and promote the excellent service their teams deliver.

The difference?

- **TBA Credit Union has earned a 5-star SUPERIOR rating from Bauer Financial for 11 consecutive years.**
- **TBA Credit Union did not require a government bailout and weathered the economic storm with the entire credit union team intact.**
- **TBA Credit Union members save big with valuable discounts from trusted companies through Invest in America.**
- **TBA Credit Union members are owners so when we say "Walk in like you own the place!" we mean it.**

To learn more about the credit union difference, visit tbacu.com.

Holiday Shopping Made Easy!

TBA Credit Union has a Visa to fit your needs! Whether you are a young member trying to build credit responsibly or a mature borrower looking to transfer high-interest balances, we have a card for you.

Apply today and secure your new Visa just in time for holiday shopping! Accepted at millions of retail outlets worldwide, your TBA Credit Union Visa has several easy payment options, fraud alert, and 24-hour access online at tbacu.com. Call, click or visit a branch to learn more!

Introducing ... TBA CU's Student-Run Credit Union Program



TBA Credit Union is excited to announce the introduction of a new program designed to encourage fiscal responsibility and leadership skills among students. Developed out of a need to promote financial literacy to a new generation of consumers, TBA CU's Student-Run Credit Union program provides a unique experience for students in all grade levels.

An actual branch operated by student volunteers, TBA CU will facilitate the in-school credit unions and use real money, cash drawers, deposit slips and lap-tops so students have all the tools necessary to manage the branch.

A Student-Run Credit Union can operate in any school with no cost to participating districts. For more information on this exciting new program, contact Robin Ahart at 231-932-5035 or email robina@tbacu.com.

Correspondence
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3033 Cedar Valley Drive
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924 East Eighth Street
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Traverse City, MI 49684

Happy Anniversary!



Marie Zapf-Taylor
Phone Operator
mariez@tbacu.com
5 years

Marie has an uncanny ability to work with Members of the Credit Union. She is comfortable discussing a myriad of topics. She is always ready to do whatever is needed to see a member through

any trouble they are having. TBA Credit Union's dedication to service is well represented in Marie. - *Scott Willmott, CFO*



Linda Lewis
Collections Manager
lindal@tbacu.com
10 years

I have known Linda since she joined the TBA Credit Union family 10 years ago. Dedicated to her work and the credit union, Linda finds the best solutions for members and TBACU. I am privileged to

have Linda as a member of my team!
- *Peg Klein, Chief Lending Officer*

New & Improved Referral Program!

What would you do if you found \$50? Fill the tank? Take the kids out to dinner? Buy new shoes? But how often do we find \$50? Not often enough! The solution? Refer a friend to TBA CU! When you do, you and your friend could walk away with \$50!

The more friends you refer, the more you earn! Stop by any branch for details or visit tbacu.com.

Insurance Seminar

Join us on Tuesday, October 26, 2010, at the Cedar Valley office (corner of South Airport Road and Veterans Drive) for an Insurance Seminar beginning at 5:30 p.m. facilitated by experienced professionals from Larkin Insurance Agency. Space is limited. To reserve a seat, contact Robin Ahart at 231-932-5035 or email robina@tbacu.com.

Heading South?

If you travel south for the winter, we need your address to ensure timely delivery of your credit union statements. Also available are monthly e-statements, a safe, fast and eco-friendly alternative to your traditional paper statement.

Christmas Club Accounts

Christmas Club funds will be transferred into your regular savings account and available for withdrawal on November 1, 2010.

Now is the time to increase payroll deductions into a Christmas Club to prepare for holiday shopping next year! Benefits include no minimum deposit requirements, no monthly maintenance fees, and convenient access 24/7 through online banking. Call 231-946-7090 for more information!



Celebrate the Difference!

Join your friends at TBACU and celebrate the credit union difference during **International Credit Union Day** on Thursday, October 21! Enjoy refreshments, giveaways and a chance to win your choice of a \$50 Visa Gift card or savings bond! Simply tell us why you chose TBA Credit Union to be your financial services partner. Email comments to tba@tbacu.com or drop entries in any branch comment box.

Hours Monday-Friday 9:00-5:00

Holiday Closings: Thanksgiving, Thursday, November 25, Friday, November 26
Christmas Eve, Friday, December 24, open from 9 AM-1 PM
New Year's Eve, Friday, December 31, open from 9 AM-1 PM